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## **Abstract**

The present invention is directed to a method of identifying a mammal with a hormone disorder, or identifying a mammal at risk of developing a hormone disorder. The method comprises determining the serum concentration of estrogen, testosterone, sex hormone-binding globulin, and insulin in the mammal, calculating their ratio, or F factor, and administering to the mammal a hormone disorder-effective amount of a therapeutic agent until a therapeutic F factor is achieved, or maintained in the mammal. The present invention is also directed to methods, kits, combinations, and compositions for treating, preventing or reducing the risk of developing a hormone disorder, or a disease or disorder associated with, or related to, a hormone disorder, such as cardiovascular disease.